Case 16-31232 Doc 1 Filed 09/30/16 Entered 09/30/16 13:43:19 Desc Main

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Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District ofILLINOIS(State)		
Case Number (If known):	Chapter you are filing under:  Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

## **Official Form 101**

### **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your	Zenon	
	government-issued picture identification (for example, your driver's license or	First name	First name
	passport).	Middle name	Middle name
	Bring your picture	Martinez	
	identification to your meeting with the trustee.	Last name	Last name
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last 8	First name	First name
	years		
	Include your married or maiden names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social Security	xxx - xx - <u>5384</u>	XXX - XX
	number or federal	OR	OR
	Individual Taxpayer Identification number	5	
		<b>9</b> xx - xx	<b>9</b> xx - xx

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Case Number (if known)

Middle Name **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): Any business names I have not used any business names or EINs. and Employer I have not used any business names or EINs. **Identification Numbers** (EIN) you have used in Business name Business name the last 8 years Include trade names and Business name Business name doing business as names EIN EIN Where you live If Debtor 2 lives at a different address: 5514 S. Christiana Ave. Number Street Number Street Chicago IL 60629 City State ZIP Code City ZIP Code COOK County County If Debtor 2's mailing address is different from If your mailing address is different from the one above, fill it in here. Note that the court will send the one above, fill it in here. Note that the court any notices to you at this mailing address. will send any notices this mailing address. Number Number Street Street P.O. Box P.O. Box ZIP Code City State City State ZIP Code Check one: Check one: Why you are choosing this district to file for Over the last 180 days before filing this petition, Over the last 180 days before filing this petition, bankruptcy. I have lived in this district longer than in any I have lived in this district longer than in any other district. other district. have another reason. Explain. I have another reason. Explain. See 28 U.S.C. § 1408 (See 28 U.S.C. § 1408

Zenon

Debtor 1

Debtor	1 Zenon	.OZ DO0	- '	Document	Page 3	of 60  Case Number (if known)		
	First Name	Middle Name		Last Name		· · · · · · · · · · · · · · · · · · ·		
Part	2: Tell the Court About Y	our Bankruptcy (	Case					
	The chapter of the Bankruptcy Code you		Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.					
	are choosing to file under	■ Chap	Chapter 7					
		☐ Chap	ter 11					
		☐ Chap	ter 12					
		☐ Chap	ter 13					
8.	I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.  I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A).  I request that my fee be waived (You may request this option only if you are filing for Chap By law, a judge may, but is not required to, waive your fee, and may do so only if your incoless than 150% of the official poverty line that applies to your family size and you are unab pay the fee in installments). If you choose this option, you must fill out the Application to Ha Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition.					r pay. Typically, if you are paying the fee ack, or money order. If your attorney is attorney may pay with a credit card or check aloose this option, sign and attach the se in Installments (Official Form 103A).  Lest this option only if you are filing for Chapter 7. sive your fee, and may do so only if your income is applies to your family size and you are unable to option, you must fill out the Application to Have the		
	Have you filed for	■ No						
	bankruptcy within the last 8 years?	☐ Yes.	District _	None	Whon	Case Number		
	idot o youro.	☐ 1es.	District _		when _	MM / DD / YYYY		
			District _	None	\A/I+	Cons Niverban		
			DISTRICT _		When _	Case Number MM / DD / YYYY		
			District _		When	Case Number		
			District _		when _	MM / DD / YYYY		
	Are any bankruptcy cases pending or being	■ No						
	filed by a spouse who is not filing this case with	☐ Yes.				Relationship to you		
	you, or by a business parter, or by affiliate?		District _		When _	Case Number, if known		
	annate:		Debtor			Relationship to you		
			District _		When	Case Number, if known		
						MM / DD / YYYY		
	Do you rent your residence?	□ No.	Go to lin		eviction judam	ent against you and do you want to stay in your		

- residence?
  - No. Go to line 12.
  - $\square$  Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it with this bankruptcy petition.

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Document Martinez Page 4 of 60 Zenon Debtor 1 Case Number (if known)

First Name	Middle N	Name	Last Name					
Part 3: Report Abo	ut Any Businesses \	ou Ow	n as a Sole Proprietor					
2. Are you a sole proof any full- or particular business?	· · · · · · · · · · · · · · · · · · ·	No. Yes.	Go to Part 4.  Name and location of b	ousiness				
A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnerhsip, or	te as an ot a y such as		Name of business, if any					
LLC. If you have more the sole proprietorship, separate sheed and	an one use a		Number Street					
to this petition.			City				State	Zip Code
			Check the appropriate	box to descr	ibe vour business	:		<b>,</b>
			☐ Health Care Busi		-			
			☐ Single Asset Rea	ıl Estate (as o	defined in 11 U.S.	C. § 101(51B))		
			☐ Stockbroker (as o	defined in 11	U.S.C. § 101(53A	))		
			☐ Commodity Broke	er (as defined	in 11 U.S.C. § 1	01(6))		
			☐ None of the abov	'e				
debtor?  For a definition of some business debtor, see 11 U.S.C. § 101(51)  Part 4: Report if You	ee D).	No. I	am not filing under Chapter the Bankruptcy Code.  I am filing under Chapter Bankruptcy Code.	11, but I am	a small business	debtor according	_	
4. Do you own or h		No.						
property that pos alleged to pose a of imminent and indentifiable haz	threat	Yes.	What is the hazard?					
public health or s Or do you own a property that nee immediate attent For example, do yo	ny eds ion?		If immediate attention is	needed, why	is it needed?			
perishable goods, o that must be fed, or that needs urgent re	a building							
			Where is the property?	Number	Street			
				City			State	ZIP Code

Document

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Case Number (if known)

Debtor 1

Zenon

Middle Name

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

You must check one:

Abou

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

it Debtor 1:	About Debtor 2 (Spous

I received a briefing from an approved credit

counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing a	bout
credit counseling because of:	

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. se Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. approved You must file a certificate from the agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

> to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 16-31232 Entered 09/30/16 13:43:19 Filed 09/30/16 Doc 1

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Document Martinez Zenon Debtor 1 Case Number (if known)

Pa	rt 6: Answer These Questions	for Reporting Purposes					
16.	What kind of debts do you have?	as "incurred by an individual  No. Go to line 16b.  Yes. Go to line 17.  16b. Are your debts primarily money for a business or invention of the line 16c.  Yes. Go to line 17.	consumer debts? Consumer debts are deprimarily for a personal, family, or household primarily for a personal family family for a personal family fam	s that you incurred to obtain			
17.	Are you filing under Chapter 7?  Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?		napter 7. Go to line 18.  er 7. Do you estimate that after any exempt p es are paid that funds will be available to distril	• •			
18.	How many creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ 100-199 □ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000			
19.	How much do you estimate your assets to be worth?	\$0-\$50,000  \$50,001-\$100,000  \$100,001-\$500,000  \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	☐\$500,000,001-\$1 billion ☐\$1,000,000,001-\$10 billion ☐\$10,000,000,001-\$50 billion ☐More than \$50 billion			
20.	How much do you estimate your liabilities to be?	□ \$0-\$50,000 ■ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion  More than \$50 billion			
Pa	rt 7: Sign Below						
For	you	correct.  If I have chosen to file under Chap of title 11, United States Code. I usunder Chapter 7.  If no attorney represents me and I this document, I have obtained and I request relief in accordance with	<b>×</b>	e, under Chapter 7, 11,12, or 13 ster, and I choose to proceed not an attorney to help me fill out (b). ecified in this petition. or property by fraud in connection			
	Executed on						

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Debtor 1 Zenon Martinez Case Number (if known) \_\_\_\_\_\_

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

🗶 /s/ David Derrick Lugardo	Date	Date: 09/29/2	Date: 09/29/2016		
Signature of Attorney for Debtor	Bute	MM / DD / YYYY	/		
David Derrick Lugardo					
Printed name			_		
Geraci Law L.L.C.			_		
Firm name			_		
55 E. Monroe St., #3400					
Number Street			_		
Chicago		00000	_		
Chicago	IL	60603	-		
City	State	ZIP Code			
Contact Phone312-332-1800	Email add	<sub>dress</sub> ndil@gera	acilaw.com		
6256311	IL				
Bar number	State				

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Fill in this in	formation to ider	ntify your case:	
Debtor 1	Zenon		Martinez
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of	ILLINOIS (State)
Case Number (If known)	Γ		

## Official Form 106Sum

#### **Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1:	Summarize Your Assets	
		<b>Your assets</b> Value of what you own
	le A/B: Property (Official Form 106A/B) y line 55, Total real estate, from Schedule A/B	<u> </u>
1ь. Сор	y line 62, Total personal property, from Schedule A/B	\$ 5,175
1c. Cop	y line 63, Total of all property on <i>Schedule A/B</i>	\$ 5,175
Part 2:	Summarize Your Liabilities	
		Your liabilities Amount you owe
	be D: Creditors Who Have Claims Secured by Property (Official Form 106D) by the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0
	e E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) y the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$8,303 \$54,946
3b. Cop	y the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	
Part 3:	Summarize Your Liabilities	
	e I: Your Income (Official Form 106I) our combined monthly income from line 12 of Schedule I	\$1,410.93
	e <i>J: Your Expenses</i> (Official Form 106J) our monthly expenses from line 22c of <i>Schedule J</i>	\$1,407.00

Document Martine:

Middle Name

Page 9 of 60 Case Number (if known) \_

**EntriesDescription AssetsAmount LiabilitiesAmount Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$3,863.49 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. 9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: Total claim From Part 4 of Schedule E/F, copy the following: \$ 4,303.00 9a. Domestic support obligations (Copy line 6a.) \$ 4,000.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.)  $_{0.00}$ 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) 9d. Student loans. (Copy line 6f.) \$ 0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as \$ 0.00 priority claims. (Copy line 6g.) \$ 0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.) \$<u>8,30</u>3.00 9g. Total. Add lines 9a through 9f.

Debtor 1

Zenon

First Name

	Caso 16	3 21 22 Doc 1	Eilad 00/20/16	Entered 09/30/16 13	3:43:19 I	Desc M	lain	
Fill in this in	formation to ide	ntify your case and this fili	ng:	0 of 60		2000		
Debtor 1	Zenon		Martinez					
	First Name	Middle Name	Last Name					
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name					
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> Distri	ct of <u>ILLINOIS</u>					
Case Number			(State)			Ch	eck if this is an	
(If known)						am	ended filing	
Official F	<u>orm 106A</u>	<u>/B</u>						
Schedul	e A/B: Pr	operty					•	12/15
esponsible for ages, write you on the second of the second	supplying corre ur name and cas Describe Each Re rn or have any le  Describe	ct information. If more spa e number (if known). Ansv sidence, Building, Land, or C gal or equitable interest in	ce is needed, attach a separa	l, or similar property?				
you have at	tached for Part 1	I. Write that number here			>			\$0.00
Part 2:	Describe Your Vel	nicles						
No.  Yes.  M  A  C	Describe flake: flodel: fear: https://document.com/document/flower-information: flower-information: flower-information:	homes, ATVs and other re	Who has an interest in the Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors Check if this is comminstructions)  creational vehicles, other vehicles, snowmobiles, motorcycle	ly s and another unity property (see icles, and accessories	the amount of any Creditors Who Ha Current value of entire property?	secured clains Set the	or exemptions. Put ms on Schedule D: ecured by Property Current value of to portion you own?	
		oortion you own for all of y	our entries fro Part 2, includir	ng any entries for pages		ľ	<b>\$ 1</b>	,500.00
you have at	tached for Part 2	2. Write that number here		>			ΨΙ	,500.00
Part 3:	Describe Your Per	sonal and Household Items						
Do you own o	r have any legal	or equitable interest in any	of the following items?			<b>porti</b> Do no	ent value of the on you own? of deduct secured cla	aims
	d goods and furn Major appliances, f Describe	nishings urniture, linens, china, kitchenw	vare					
Tes.	Describe	Furniture, linens, small appliar	nces, table & chairs, bedroom set		\$75	0	\$ 7	750.00

Official Form 106A/B Record # 714717 Schedule A/B: Property Page 1 of 6

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07.	Electronics			
		adios; audio, video, stereo, and digital equipment; computers, printers, scanners; music		
	_	s including cell phones, cameras, media players, games		
	No.			
	Yes. Describe	Flat screen TV, computer, printer, music collection, cell phone	\$800	
		That screen TV, computer, printer, music conection, cen priorie	\$600	\$ 800.00
08.	Collectibles of value			<u> </u>
"		rines; paintings, prints, or other artwork; books, pictures, or other art objects;		
		collections; other collections, memorabilia, collectibles		
	No.			
	Yes. Describe			
	_			\$0.00
09.	Equipment for sports and	hobbies		
		phic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes		
	and kayaks; carpentry tools;	musical instruments		
	No.			
	Yes. Describe			
l				\$ <u> </u>
10.	Firearms			
		tguns, ammunition, and related equipment		
	No.			
	Yes. Describe			
l				\$ <u> </u>
11.	Clothes	Control of the Contro		
		furs, leather coats, designer wear, shoes, accessories		
	No.			
	Yes. Describe			
		Necessary wearing apparel	\$350	250.00
4.	lavoratur.			\$ <u>350.0</u> 0
12.	Jewelry	cost une iquality on a gament rings, worlding rings, beirloom iquality, watabas, gamen		
	gold, silver	costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,		
	No.			
	Yes. Describe			
	Tes. Describe	Watch	\$75	
				\$ 75.00
13.	Non-farm animals			•
	Examples: Dogs, cats, birds,	horses		
	No.			
	Yes. Describe			
				\$ 0.00
14.	Any other personal and h	ousehold items you did not already list, including any health aids you did not list		•
	No.			
	Yes. Describe			
	Tes. Describe			\$ 0.00
15	Add the dollar value of all	of your entries from Part 3, including any entries for pages you have attached		<u> </u>
				\$1,975.00
_	for Part 3. Write that num	ber here>		
	Describe Your Fi	nancial Assets		
	Part 4:			
Do	you own or have any lega	l or equitable interest in any of the following?		Current value of the
		•		portion you own?
				Do not deduct secured claims
				or exemptions
16.	Cash			
	Examples: Money you have i	n your wallet, in your home, in a safe deposit box, and on hand when you file your petition		
	No.			
	Yes. Describe			
				\$ <u>0.0</u> 0

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Last Name Debtor 1 First Name Middle Name

17.	Deposits o	=	or other financial accounts a	prtificates of deposits shares in gradit unique	no brokerege beinge		
				ertificates of deposit; shares in credit unior vith the same institution, list each.	is, brokerage nouses,		
	No.						
	Yes.	Describe	Account Type:	Institution name:			
			Checking Account	Chase Bank			1,700.00
10	Bondo mu	itual funda ar m	uhlialy traded atacks			\$	1,700.00
10.			ublicly traded stocks ment accounts with brokerage	firms, money market accounts			
	No.			•			
	Yes.	Describe	Institution or issuer name				
						\$	0.00
19.		ly traded stock	and interests in incorpor	ated and unincorporated businesse	es, including an interest in		
	No.	D	Name of Entity and Boros	nt of Ownership:			
	Yes.	Describe	Name of Entity and Perce	int of Ownership.		•	0.00
20.	Governme	nt and corporat	e bonds and other negoti	able and non-negotiable instrument	ts	Ψ	
	Negotiable	instruments includ	e personal checks, cashiers' c	hecks, promissory notes, and money orde	rs.		
		able instruments a	re those you cannot transfer to	someone by signing or delivering them.			
	No.	D	loouer name:				
	Yes.	Describe	Issuer name:			\$	0.00
21.	Retirement	t or pension acc	counts			¥	
		-		hrift savings accounts, or other pension or	profit-sharing plans		
	No.						
	Yes.	Describe	Type of account and Insti	ution name:		_	0.00
22	Socurity de	eposits and pre	navmonte			\$	0.00
22.	=	-		u may continue service or use from a com	pany		
	Examples:	Agreements with la	andlords, prepaid rent, public u	tilities (electric, gas, water), telecommunic	ations		
	No.						
	Yes.	Describe	Institution name or individ	ual:		•	0.00
23.	Annuities (	A contract for a	periodic payment of mo	ney to you, either for life or for a nu	mber of vears)	\$	0.00
	No.	<u>.</u>	,		• ,		
	Yes.	Describe	Issuer name and descript	on:			
						\$	0.00
24.				alified ABLE program, or under a q	ualified state tuition program.		
	No.	38 220(D)(T), 229A	(b), and 529(b)(1).				
	Yes.	Describe	Institution name and desc	ription. Separately file the records of	any interests.11 U.S.C. § 521(c):		
		Doddingo		,	3 (0,	\$	0.00
25.	Trusts, equ	uitable or future	interests in property (oth	er than anything listed in line 1), ar	nd rights or powers		
	No.						
	Yes.	Describe					
26	Datonte co	anuriahta trada	marks trade secrets and	other intellectual property		\$	0.00
20.	-		•	royalties and licensing agreements			
	No.		, ,,	, , ,			
	Yes.	Describe					
	_						0.00
27.	-	-	other general intangibles	acconiation holdings liquer licenses	ossional licenses		
	No.	bulluling permits, e	sclusive licerises, cooperative	association holdings, liquor licenses, profe	essional licenses		
	Yes.	Describe					
	□	D0301100				•	0.00

Case 16-31232 Doc 1 Zenon

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Desc Main

Debtor 1 First Name

Middle Name

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Мо	oney or property owed to you?		Current value of the portion you own? Do not deduct secured claims or exemptions
28.	B. Tax refunds owed to you		
	No.		
	Yes. Describe		
29	). Family support		\$0.00
-0.		ort, child support, maintenance, divorce settlement, property settlement	
	No.		
	Yes. Describe		
30	). Other amounts someone owes you		\$0.00
00.		disability benefits, sick pay, vacation pay, workers' compensation, one else	
	Yes. Describe		
31	. Interest in insurance policies		\$0.00
"		ngs account (HSA); credit, homeowner's, or renter's insurance	
	No. Company Name & Bend	eficiary:	
	Yes. Describe	20	
	Health insurance  Vehicle insurance	\$0 \$0	
			\$ <u>0.0</u> 0
32.	property because someone has died.	neone who has died s from a life insurance policy, or are currently entitled to receive	
	Yes. Describe		\$ 0.00
33.	B. Claims against third parties, whether or not you he Examples: Accidents, employment disputes, insurance claim. No.		\$ <u>0.0</u> 0
	Yes. Describe		\$ 0.00
34.	<b>-</b>	y nature, including counterclaims of the debtor and rights	\$
	Yes. Describe		
	Tes. Describe		\$0.00
35.	5. Any financial assets you did not already list		
	No.		
	Yes. Describe		<b>A</b> 0.00
			\$0.00
36.	. Add the dollar value of all of your entries from Pa	rt 4, including any entries for pages you have attached	
	for Part 4. Write that number here	>	\$1,700.00
	T die Gr	ou Own or Have an Interest In. List any real estate in Part 1.	
37.	No. No.	st in any business-related property?	
	Yes.		
			Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable or commissions you already	y earned	
	No.		
	Yes. Describe		\$0.00

Case 16-31232 Doc 1 Desc Main Zenon

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Diartinez
Document

P Entered 09/30/16 13:43:19 Page 14 of 60 umber (if known) Debtor 1 First Name Middle Name

39. Office equipment, furnishings, and supplies	
Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices  No.	
Yes. Describe	
	\$0.00
40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade	
No.  Yes. Describe	
Test Bestifibe	\$ <u>0.0</u> 0
41. Inventory	
No.  Yes. Describe	
Yes. Describe	\$0.00
42. Interests in partnerships or joint ventures	_
No. Name of Entity and Percent of Ownership:	
Yes. Describe	\$ 0.00
43. Customer lists, mailing lists, or other compilations	-
No.	_
Yes. Describe	\$ 0.00
44. Any business-related property you did not already list	Ψ
No.	
Yes. Describe	
	\$0.00
45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached	
for Part 5. Write that number here	\$ 0.00
Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.	
If you own or have an interest in farmland, list it in Part 1.	
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?	
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.	
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?	\$ <u>0.0</u> 0
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.  Yes. Describe  47. Farm animals	\$0.00
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.  Yes. Describe	\$0.00
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.  Yes. Describe  47. Farm animals  Examples: Livestock, poultry, farm-raised fish	\$0.00
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.  Yes. Describe  47. Farm animals  Examples: Livestock, poultry, farm-raised fish  No.  Yes. Describe	\$0.00 \$0
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.  Yes. Describe  47. Farm animals  Examples: Livestock, poultry, farm-raised fish  No.  Yes. Describe  48. Crops—either growing or harvested	, <u> </u>
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.  Yes. Describe  47. Farm animals  Examples: Livestock, poultry, farm-raised fish  No.  Yes. Describe	, <u> </u>
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.  Yes. Describe  47. Farm animals  Examples: Livestock, poultry, farm-raised fish  No.  Yes. Describe  48. Crops—either growing or harvested  No.  Yes. Describe	, <u> </u>
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.  Yes. Describe  47. Farm animals  Examples: Livestock, poultry, farm-raised fish  No.  Yes. Describe  48. Crops—either growing or harvested  No.  Yes. Describe  49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade	\$0.00
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.  Yes. Describe  47. Farm animals  Examples: Livestock, poultry, farm-raised fish  No.  Yes. Describe  48. Crops—either growing or harvested  No.  Yes. Describe	\$0.00
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.  Yes. Describe  47. Farm animals  Examples: Livestock, poultry, farm-raised fish  No.  Yes. Describe  48. Crops—either growing or harvested  No.  Yes. Describe  49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade  No.  Yes. Describe	\$0.00
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No. Yes. Describe  47. Farm animals  Examples: Livestock, poultry, farm-raised fish No. Yes. Describe  48. Crops—either growing or harvested No. Yes. Describe  49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe  50. Farm and fishing supplies, chemicals, and feed	\$0.00 \$0
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.  Yes. Describe  47. Farm animals  Examples: Livestock, poultry, farm-raised fish  No.  Yes. Describe  48. Crops—either growing or harvested  No.  Yes. Describe  49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade  No.  Yes. Describe  50. Farm and fishing supplies, chemicals, and feed	\$0.00 \$0
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No. Yes. Describe  47. Farm animals  Examples: Livestock, poultry, farm-raised fish No. Yes. Describe  48. Crops—either growing or harvested No. Yes. Describe  49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe  50. Farm and fishing supplies, chemicals, and feed No. Yes. Describe	\$0.00 \$0
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No. Yes. Describe  47. Farm animals  Examples: Livestock, poultry, farm-raised fish No. Yes. Describe  48. Crops—either growing or harvested No. Yes. Describe  49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe  50. Farm and fishing supplies, chemicals, and feed No. Yes. Describe  51. Any farm- and commercial fishing-related property you did not already list	\$\$ \$\$ \$\$
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No. Yes. Describe  47. Farm animals  Examples: Livestock, poultry, farm-raised fish No. Yes. Describe  48. Crops—either growing or harvested No. Yes. Describe  49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe  50. Farm and fishing supplies, chemicals, and feed No. Yes. Describe  51. Any farm- and commercial fishing-related property you did not already list No.	\$\$ \$\$ \$\$
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No. Yes. Describe  47. Farm animals  Examples: Livestock, poultry, farm-raised fish No. Yes. Describe  48. Crops—either growing or harvested No. Yes. Describe  49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe  50. Farm and fishing supplies, chemicals, and feed No. Yes. Describe  51. Any farm- and commercial fishing-related property you did not already list	\$\$ \$\$ \$\$
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?    No.	\$0.00 \$0 \$0
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No. Yes. Describe  47. Farm animals  Examples: Livestock, poultry, farm-raised fish No. Yes. Describe  48. Crops—either growing or harvested No. Yes. Describe  49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe  50. Farm and fishing supplies, chemicals, and feed No. Yes. Describe  51. Any farm- and commercial fishing-related property you did not already list No.	\$0.00 \$0 \$0

Case 16-31232 Doc 1 Zenon

63. Total of all property on Schedule A/B. Add line 55 + line 62

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Desc Main

\$5,175.00

Debtor 1 First Name Describe All Property You Own or Have an Interest in That You Did Not List Above Part 7: 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No. Yes. Describe..... 0.00 \$0.00 54. Add the dollar value of all of your entries from Part 7. Write that number here ...... --> List the Totals of Each Part of this Form

Part 8		
55. Part 1: Total real estate, line 2		\$ 0.00
56. Part 2: Total vehicles, line 5	\$ 1,500.00	
57. Part 3: Total personal and household items, line 15	\$ 1,975.00	
58. Part 4: Total financial assets, line 36	\$ 1,700.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. <b>Total personal property.</b> Add lines 56 through 61	\$ 5,175.00	\$ 5,175.00

Official Form 106A/B Record # 714717 Page 6 of 6 Schedule A/B: Property

Fill in this information to identify your case:				
Debtor 1	Zenon		Martinez	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court fo	r the : <u>NORTHERN</u> District of _	ILLINOIS (State)	
Case Number	r		_	
(If known)				

## Official Form 106C

#### Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

. Which set of ex	emptions are you claiming? Check	k one only, even if your spo	ouse is filing with you.		
=	ming state and federal nonbankrupt		§ 522(b)(3)		
You are clair	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)			
. For any propert	y you list on <i>Schedule A/B</i> that yo	ou claim as exempt, fill in t	the information below.		
•	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption	
		Copy the value from Schedule A/B	Check only one box for each exemption		
Brief description:	1997 Honda Accord with over 200,000 miles.	\$ <u>1,500</u>	\$ _ 2,400	735 ILCS 5/12-1001(c) - \$2,400.00	
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit		
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$_750	<b></b> \$	735 ILCS 5/12-1001(b) - \$750.00	
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit		
Brief description:	Flat screen TV, computer, printer, music collection, cell phone	\$_800	<b></b> \$	735 ILCS 5/12-1001(b) - \$800.00	
Line from Schedule A/B:	<u>07</u>		100% of fair market value, up to any applicable statutory limit		
Brief description:	Necessary wearing apparel	\$ <u>350</u>	<b></b> \$	735 ILCS 5/12-1001(a),(e) - \$350.00	
Line from Schedule A/B:	11		100% of fair market value, up to any applicable statutory limit		
Official Form 106C Record # 714717 Schedule C: The Property You Claim as Exempt Page 1 of 2					

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Last Name

Document Zenon Debtor 1

Middle Name

**Additional Page** Part 2: Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption Schedule A/B Brief Watch 735 ILCS 5/12-1001(a),(e) - \$75.00 \$ 75 description: Line from 100% of fair market value, up to 12 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1001(b) - \$1,700.00 Brief Checking Account, Chase Bank, 1,700.00 1,700 description: 100% of fair market value, up to Line from 17 any applicable statutory limit Schedule A/B: 3. Are you claiming a homestead exemption of more than \$155,675? (Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? ☐ Yes. 714717 Official Form 106C Record # Schedule C: The Property You Claim as Exempt Page 2 of 2

Fill in t	Caso 16		Filad 00/20/16	Entered 09/3 8 of 60	30/16 13:43:19	Desc Main	
Debtor	Zonon		Martinez	0 01 00	,		
Debtor	First Name	Middle Name	Last Name				
(Spouse, i	f filing) First Name	Middle Name	Last Name				
	umber	the : <u>NORTHERN</u> District of	_ILLINOIS(State)			Check if th	
Sched Be as con	Official Form 106D  Schedule D: Creditors Who Have Claims Secured by Property  12/15  Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any						
		e and case number (if known) s secured by your property?	).				
N	o. Check this box and s	ubmit this form to the court wit	h your other schedules. You	ı have nothing else to	report on this form.		
$\square$ Y	es. Fill in all of the inform	nation below.					
Part 1:	List All Secured Cla	iims					
for e	ach claim. If more than	creditor has more than one sec one creditor has a particular cl claims in alphabetical order ac	laim, list the other creditors in	n Part 2.	Column A  Amount of claim  Do not deduct the value of collateral	41-4	Column C Unsecured portion If any

		Caso 16 21222 Do	c 1 Filod 00/20/16		30/16 13:43:19	Desc Main	
Fill	in thi	s information to identify your case:		9 of 60	)		
De	btor 1	Zenon	Martinez				
		First Name Middle Name	Last Name				
De	btor 2						
(Spi	ouse, if fili	ing) First Name Middle Name	Last Name				
Un	ited St	ates Bankruptcy Court for the : NORTHERN	District of <u>ILLINOIS</u>				
0			(State)			☐ Check if	this is an
	ise Nur known)	mber				amende	
⊃ŧŧ:	امنما	Form 106E/E				u	~g
וווע	Clai	Form 106E/F					
<u>ich</u>	edu	lle E/F: Creditors Who Hav	ve Unsecured Claims				12/15
/B: F redite eede op of	<i>Proper</i> ors wi d, cop	er party to any executory contracts or une ty (Official Form 106A/B) and on Schedul th partially secured claims that are listed by the Part you need, fill it out, number the dditional pages, write your name and cas	e G: Executory Contracts and Unexp in Schedule D: Creditors Who Have e entries in the boxes on the left. Atta e number (if known).	oired Leases (Officia Claims Secured by	al Form 106G). Do not incl <i>Property</i> . If more space is	ude any	
1. <b>D</b>	o any	creditors have priority unsecured claims	against you?				
	No.	Go to Part 2.					
	Yes	s.					
e: n: u:	ach cla onprio nsecu	of your priority unsecured claims. If a cre aim listed, identify what type of claim it is. If rity amounts. As much as possible, list the red claims, fill out the Continuation Page of explanation of each type of claim, see the	a claim has both priority and nonprior claims in alphabetical order according Part 1. If more than one creditor holds	ity amounts, list that to the creditor's nam s a particular claim, li	claim here and show both ne. If you have more than to	priority and wo priority	
					Total claim	Priority amount	Nonpriority amount
2.1	ILD	DEPT OF Healthcare	Last 4 digits of account number	3031	<b>\$</b> _4,303.00	\$ 4,303.00	\$ <u>0.00</u>
		tor's Name S 6Th St	When was the debt incurred?	2014-2016			
	Num		When was the dest meaned:				
			As of the date you file, the claim is:	Check all that apply.			
			Contingent	oncon an anat appry.			
	Spri	ngfield IL 62701	Unliquidated				
,	City Who o	State Zip Code wes the debt? Check one.	Disputed				
	_	btor 1 only	_				
	=	btor 2 only	Type of PRIORITY unsecured claim	:			
	— Del	btor 1 and Debtor 2 only	Domestic support obligations				
	=	east one of the debtors and another	Taxes and certain other debts you	owe the government			
	Ch	eck if this claim relates to a	_				
'	COI	mmunity debt	Claims for death or personal injury	while you were			
		claim subject to offest?	intoxicated				
	No		Other. Specify	<del></del>			
	Yes	S					

Page 20 of 60 Case Number (if known) Document Zenon Debtor 1 Your PRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth. Total claim **Priority** Nonpriority amount amount \$ 4,000.00 \$ 0.00 IRS Priority Debt **\$** 4,000.00 2.2 Last 4 digits of account number \_ Creditor's Name 2014 When was the debt incurred? PO Box 7346 Number As of the date you file, the claim is: Check all that apply. Contingent Philadelphia PA 19101 Unliquidated State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of PRIORITY unsecured claim: Domestic support obligations Debtor 1 and Debtor 2 only Taxes and certain other debts you owe the government At least one of the debtors and another Check if this claim relates to a community debt Claims for death or personal injury while you were Is the claim subject to offest? intoxicated No Other. Specify Yes List All of Your NONPRIORITY Unsecured Claims 3. Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. Yes. 4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2. **Total claim** AMEX \$ 6,118.00 4.1 Last 4 digits of account number \_ Creditor's Name 2012-2016 When was the debt incurred? Po Box 297871 Number As of the date you file, the claim is: Check all that apply. Contingent Fort Lauderdale 33329 FL Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify <u>Credit Card or Credit</u> Use

Official Form 106E/F

Page 21 of 60 Case Number (if known) Document Zenon Debtor 1

Pa	Your NONPRIORITY Unsecured Claims - 0	Continuation Page		
After I	isting any entries on this page, number them b	beginning with 4.4, followed by 4.5, an	d so forth.	Total Claim
4.2	Amexdsnb	Last 4 digits of account number	NULL	<b>\$</b> 2,163.00
	Creditor's Name		2014-2016	
	9111 Duke Blvd	When was the debt incurred?	2014-2016	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
	Manage Oll 45040	Contingent		
	Mason         OH         45040           City         State         Zip Code	Unliquidated		
	City State Zip Code Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured of	laim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
	Check if this claim relates to a	that you did not report as priority cla	ims	
	community debt	Debts to pension or profit-sharing pl	ans, and other similar debts	
	ls the claim subject to offest? ■■	<u></u>		
	No □	Other. Specify Credit Card or C	Credit Use	
4.2	■Yes BK OF AMER	Last 4 digits of account number	NULL	<b>\$</b> 6,737.00
4.3	Creditor's Name	Last 4 digits of account number	<del></del>	<u> </u>
	Po Box 982238	When was the debt incurred?	2015-2016	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent		
	El Paso TX 79998	Unliquidated		
	City State Zip Code  Who owes the debt? Check one.	Disputed		
	Debtor 1 only	ш .		
	Debtor 2 only	Type of NONPRIORITY unsecured of	laim:	
	Debtor 1 and Debtor 2 only	Student loans	iaiii.	
	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
	Check if this claim relates to a	that you did not report as priority cla		
	community debt	Debts to pension or profit-sharing pl	ans, and other similar debts	
	ls the claim subject to offest?			
	No	Other. Specify Credit Card or C	Credit Use	
	Yes Capital ONE BANK USA N		NULL	<b>\$</b> 411.00
4.4	Creditor's Name	Last 4 digits of account number	NOLL	\$ 411.00
	15000 Capital One Dr	When was the debt incurred?	2015-2016	
	Number Street			
		As of the date you file, the claim is:	Check all that apply	
		Contingent	Chock all that apply.	
	Richmond VA 23238	Unliquidated		
l .	City State Zip Code	Disputed		
	Who owes the debt? Check one.	Disputed		
	Debtor 1 only	- ()(0)(0)(0)(0)		
	Debtor 2 only	Type of NONPRIORITY unsecured of	laim:	
	Debtor 1 and Debtor 2 only  At least one of the debtors and another	Student loans Obligations arising out of a separation	on agreement or divorce	
		that you did not report as priority cla		
	Check if this claim relates to a community debt	Debts to pension or profit-sharing pl		
	Is the claim subject to offest?	Social to polition of profit-straining pr		
	No	Other. Specify Credit Card or C	Credit Use	
	□ <sub>Vec</sub>		<del></del>	

Official Form 106E/F

Page 22 of 60 Case Number (if known) Document Zenon Debtor 1

Pari	Your NONPRIORITY Unsecured Claims - 0	Continuation Page	
After lis	sting any entries on this page, number them b	peginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.5	Carsons/Comenity Bank	Last 4 digits of account number	<b>\$</b> 1,500.00
	Creditor's Name		
	PO Box 182789	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Columbus OLI 42249	Contingent	
	Columbus OH 43218 City State Zip Code	Unliquidated	
l w	City State Zip Code  /ho owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Ī	Check if this claim relates to a	that you did not report as priority claims	
_	community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is	the claim subject to offest?		
	■ No ¬	Other. Specify Credit Card or Credit Use	
4.0	Yes CBNA	Last 4 digits of account number NULL	<b>\$</b> 767.00
4.6	Creditor's Name	Last 4 digits of account number NULL	<u> </u>
	Po Box 6497	When was the debt incurred? 2012-2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Sioux Falls SD 57117	Unliquidated	
	City State Zip Code	Disputed	
\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	/ho owes the debt? Check one.	□	
	Debtor 1 only	Turn of NONDRIGHTY unconstant algins	
	Debtor 2 only  Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim: Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
		Debts to pension or profit-sharing plans, and other similar debts	
Is	the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes	NUU NUU	. 5 710 00
4.7	Chase CARD	Last 4 digits of account number NULL	\$ <u>5,712.00</u>
	Creditor's Name Po Box 15298	When was the debt incurred? 2015-2016	
	Number Street	<u></u>	
		As of the date over file the slate in the Object of the Levil	
		As of the date you file, the claim is: Check all that apply.	
	City State Zip Code		
N W	/ho owes the debt? Check one.	Disputed	
	Debtor 1 only		
<u> </u>	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only  Student loans			
<u> </u>	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
L	Check if this claim relates to a	that you did not report as priority claims	
ls	community debt the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other. Specify Credit Card or Credit Use	
ı	Ves	Other, Specify	

Official Form 106E/F

Page 23 of 60 Case Number (if known) Document Zenon Debtor 1

Pai	Your NONPRIORITY Unsecured Claims - 0	Continuation Page				
After li	isting any entries on this page, number them b	beginning with 4.4, followed by 4.5, an	d so forth.	Total Claim		
4.8	COMENITY BANK/Express	Last 4 digits of account number	NULL	<u>\$_206.00</u>		
	Creditor's Name		2008-2016			
	Po Box 182789	When was the debt incurred?	2008-2010			
	Number Street					
		As of the date you file, the claim is:	Check all that apply.			
	Calumahura OLL 42040	Contingent				
	Columbus OH 43218  City State Zip Code	Unliquidated				
١ ١	Who owes the debt? Check one.	Disputed				
	Debtor 1 only					
	Debtor 2 only	Type of NONPRIORITY unsecured of	laim:			
	Debtor 1 and Debtor 2 only	Student loans				
	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce			
	Check if this claim relates to a	that you did not report as priority cla	ims			
'	community debt	Debts to pension or profit-sharing pl	ans, and other similar debts			
l ¦	s the claim subject to offest?	_				
	No Yes	Other. Specify Credit Card or C	Credit Use			
4.9	Comenity Bank/Sports Authority	Last 4 digits of account number		<b>\$_1,500.00</b>		
	Creditor's Name	_	<del></del>			
	PO Box 183003	When was the debt incurred?				
	Number Street					
		As of the date you file, the claim is:	Check all that apply.			
		Contingent				
	Columbus OH 43218	Unliquidated				
١,	City State Zip Code  Who owes the debt? Check one.	Disputed				
l i	Debtor 1 only	_				
l i	Debtor 2 only	Type of NONPRIORITY unsecured of	laim:			
l î	Debtor 1 and Debtor 2 only	Student loans				
l i	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce			
l i	Check if this claim relates to a	that you did not report as priority cla	ims			
'	community debt	Debts to pension or profit-sharing pl	ans, and other similar debts			
	s the claim subject to offest?					
	No	Other. Specify Credit Card or C	Credit Use			
1 10	Yes COMENITY BANK/Sprtauth	Lost 4 digits of account number	NULL	<b>\$</b> 1,032.00		
4.10	Creditor's Name	Last 4 digits of account number		Ψ_1,002.00		
	Po Box 182789	When was the debt incurred?	2011-2016			
	Number Street					
		As of the date you file, the claim is:	Check all that apply			
		Contingent	onosk an utak apply.			
	Columbus OH 43218	Unliquidated				
Ι,	City State Zip Code	Disputed				
l ì	The street all deskt. Glock Citic.					
	Debtor 1 only					
	Debtor 2 only  Type of NONPRIORITY unsecured claim:  Debtor 1 and Debtor 2 only  Student loans					
	Debtor 1 and Debtor 2 only  Student loans  Obligations arising out of a separation agreement or diverse					
	☐ At least one of the debtors and another ☐ Obligations arising out of a separation agreement or divorce  ☐ Check if this claim relates to a that you did not report as priority claims					
	Check if this claim relates to a community debt	Debts to pension or profit-sharing pl				
1	s the claim subject to offest?		,			
	No	Other. Specify Credit Card or C	Credit Use			
	Yes		<del></del>			

Schedule E/F: Creditors Who Have Unsecured Claims

Page 24 of 60 Case Number (if known) Document Zenon Debtor 1

P	Your NONPRIORITY Unsecured Claims - Co	ntinuation Page	
After	r listing any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.11	Discover FIN SVCS LLC	Last 4 digits of account number NULL	\$ <u>1,219.00</u>
	Creditor's Name	When was the debt incurred? 2015-2016	
	Po Box 15316	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Wilesia atau	Contingent	
	Wilmington DE 19850	Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	_	
	■ No □	Other. Specify Credit Card or Credit Use	
4.40	Yes Holy Cross Hospital	Last 4 digits of account number	<b>\$</b> 5,000.00
4.12	Creditor's Name	Last 4 digits of account number	<u> </u>
	2701 W. 68th St.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60629	Unliquidated	
	City State Zip Code	Disputed	
	Who owes the debt? Check one.		
	Debtor 1 only	T (NONDRIODITY	
	Debtor 2 and Debtor 3 and	Type of NONPRIORITY unsecured claim: Student loans	
	Debtor 1 and Debtor 2 only  At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Medical/Dental Services	
	Yes		
4.13	Home Depot Credit Svc/Citicard	Last 4 digits of account number	\$ <u>700.00</u>
	Creditor's Name	When was the debt incurred?	
	PO Box 20483  Number Street	when was the dept incurred:	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Kansas City MO 64195	Contingent	
City State Zip Code Uniliquidated			
Who owes the debt? Check one. Disputed			
	Debtor 1 only		
Debtor 2 only  Type of NONPRIORITY unsecured claim:			
Debtor 1 and Debtor 2 only  Student loans			
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other. Specify Credit Card or Credit Use	
	Yes	Other. Specify Ordan on orean ose	

Page 25 of 60 Case Number (if known) Document Zenon Debtor 1

Part 2:	Your NONPRIORITY Unsecured Claims - C	ontinuation Page						
After listir	ng any entries on this page, number them b	eginning with 4.4, followed by 4.5, an	d so forth.	Total Claim				
4.14 S	yncb/Gapdc	Last 4 digits of account number	NULL	\$ <u>6,000.00</u>				
	editor's Name		2012 2016					
<u>P</u>	o Box 965005	When was the debt incurred?	2012-2016					
Nu	umber Street							
_		As of the date you file, the claim is:	Check all that apply.					
		Contingent						
_	rlando FL 32896	Unliquidated						
_	owes the debt? Check one.	Disputed						
_ =	Debtor 1 only							
_ =	Debtor 2 only	Type of NONPRIORITY unsecured o	claim:					
_ =	Debtor 1 and Debtor 2 only	Student loans						
<u>⊔</u> ⁴	At least one of the debtors and another	Obligations arising out of a separati						
	Check if this claim relates to a	that you did not report as priority cla						
	community debt ne claim subject to offest?	Debts to pension or profit-sharing pl	ans, and other similar debts					
	No .	Other. Specify Credit Card or 0	Credit Use					
	Yes yncb/JCP	Land de Balta af an annual annual an	NULL	<b>\$</b> 245.00				
7.10	editor's Name	Last 4 digits of account number		\$ <u>240.00</u>				
	o Box 965007	When was the debt incurred?	2003-2016					
Nu Nu	umber Street							
		As of the data you file the claim is:	Check all that apply					
-		As of the date you file, the claim is: Check all that apply.  Contingent  Unliquidated						
0	rlando FL 32896							
Ci								
	o owes the debt? Check one.	Disputed						
_ =	Debtor 1 only							
_ =	Debtor 2 only	Type of NONPRIORITY unsecured o	claim:					
_ =	Debtor 1 and Debtor 2 only	Student loans						
<u>⊔</u> ′	At least one of the debtors and another	Obligations arising out of a separati						
	Check if this claim relates to a	that you did not report as priority claims						
	community debt ne claim subject to offest?	Debts to pension or profit-sharing pl	ans, and other similar debts					
	No	Other. Specify Credit Card or 0	Credit Use					
_ =	Yes	Other: Specify	Steak OSC					
	yncb/Lenscrafters	Last 4 digits of account number	NULL	\$ <u>1,500.00</u>				
_	editor's Name		0040 0040					
<u>C</u>	/O Po Box 965036	When was the debt incurred?	2012-2016					
Nu	umber Street							
		As of the date you file, the claim is:	Check all that apply.					
		Contingent						
_	rlando FL 32896	Unliquidated						
Ci Who	state Zip Code oowes the debt? Check one.	Disputed						
_	Debtor 1 only							
_ =	Debtor 2 only	Type of NONPRIORITY unsecured of	elaim:					
_ =	Debtor 1 and Debtor 2 only	Student loans						
	At least one of the debtors and another	Obligations arising out of a separati	on agreement or divorce					
_ =	Check if this claim relates to a	that you did not report as priority cla	•					
	Community debt	Debts to pension or profit-sharing pl						
	ne claim subject to offest?							
1	No	Other. Specify Credit Card or 0	Credit Use					
	Yes		<del></del>					

Debtor 1	Zenon	0400 10 01202	<b>D</b> 00 <b>1</b>	Dacument	Page 26 of 60 Case Number (if known)	Bood Main
	First Name	Middle Name		Last Name		

Your NONPRIORITY Unsecured Claims - Continuation Page

ting any entries on this page, number them	beginning with 4.4, followed by 4.5, and so	i tortn.	Total Cla
Synchrony BANK	Last 4 digits of account number $\phantom{aaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaa$	524	<b>\$</b> _959.00
Creditor's Name		0040 0040	
120 Corporate Blvd Ste 1	When was the debt incurred?	2016-2016	
Number Street			
	As of the date you file, the claim is: Che	ck all that apply.	
	Contingent	,	
Norfolk VA 23502	Unliquidated		
City State Zip Code	Disputed		
no owes the debt? Check one.  Debtor 1 only	Disputed		
Debtor 2 only	Type of NONPRIORITY unsecured claim	:	
Debtor 1 and Debtor 2 only	Student loans	•	
At least one of the debtors and another	Obligations arising out of a separation ag	reement or divorce	
	that you did not report as priority claims	recinent of divorce	
Check if this claim relates to a community debt		and other similar debts	
the claim subject to offest?	Debts to pension or profit-sharing plans,	and other similar debts	
No	Other, Specify Unknown Credit Ext	rension	
Yes	Other. Specify Unknown Credit Ext	GHOIGH	
Synchrony BANK	Last 4 digits of account number1	979	<b>\$</b> 8,282.
Creditor's Name			*
2365 Northside Dr Ste 30	When was the debt incurred? 2	2016-2016	
Number Street	_		
	As of the date you file, the claim is: Che	ck all that apply.	
San Diego CA 92108	Contingent		
City State Zip Code	Unliquidated		
no owes the debt? Check one.	Disputed		
Debtor 1 only			
Debtor 2 only	Type of NONPRIORITY unsecured claim	·	
Debtor 1 and Debtor 2 only	Student loans	•	
At least one of the debtors and another	Obligations arising out of a separation ag	reement or divorce	
	that you did not report as priority claims	recinent of divorce	
Check if this claim relates to a community debt		and other similar debte	
the claim subject to offest?	Debts to pension or profit-sharing plans,	and other similar debts	
No	Other, Specify Unknown Credit Ext	toneion	
Yes	Other. Specify Unknown Credit Ext	CHSIOTI	
TD BANK USA/Targetcred	Last 4 digits of account numberN	IULL	<b>\$</b> 3,498.0
Creditor's Name			•
Po Box 673	When was the debt incurred? 2	2014-2015	
Number Street			
	As of the date you file, the claim is: Che	ck all that apply.	
Minneapolis MN 55440	Contingent		
	Unliquidated		
City State Zip Code 10 owes the debt? Check one.	Disputed		
Debtor 1 only	_		
Debtor 2 only	Type of NONPRIORITY unsecured claim	·	
Debtor 1 and Debtor 2 only	Student loans	•	
At least one of the debtors and another	Obligations arising out of a separation ag	areament or divorce	
4		production divorce	
Check if this claim relates to a	that you did not report as priority claims		
community debt the claim subject to offest?	Debts to pension or profit-sharing plans,	and other similar dedts	
No	0 - 42 0 - 4 0	:4 Llan	
INO	Other. Specify Credit Card or Cred	it USE	

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Debtor	1 Zenon	-Wartinez · · · ·	Case Number (if known)	
4.20	First Name Middle Name Verizon Wireless	Last Name  Last 4 digits of account number	NULL	\$ <u>1,397.00</u>
	Creditor's Name Po Box 49  Number Street	When was the debt incurred?	2014-2015	
		As of the date you file, the claim is	: Check all that apply.	
	Lakeland FL 33802	Contingent Unliquidated		
	City State Zip Code  Who owes the debt? Check one.	Disputed		
	Debtor 1 only	- (1010000000000		
	Debtor 2 only  Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured  Student loans	ciaim:	
	At least one of the debtors and another	Obligations arising out of a separat	ion agreement or divorce	
	Check if this claim relates to a	that you did not report as priority cl		
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing p	nans, and other similar debts	
	No Vos	Other. Specify Unknown Cred	it Extension	

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Zenon Debtor 1

Document

List Others to Be Notified for a Debt That You Already Listed 5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Credit Control, LLC On which entry in Part 1 or Part 2 list the original creditor? Name P.O. Box 31179 Part 1: Creditors with Priority Unsecured Claims Line 2 of (Check one): Part 2: Creditors with Nonpriority Unsecured Claims Number FL 33631 Last 4 digits of account number \_\_\_\_\_ NULL \_\_\_\_ Tampa State Zip Code City Client Services Inc On which entry in Part 1 or Part 2 list the original creditor? Line 2 of (Check one): Part 1: Creditors with Priority Unsecured Claims 3451 Harry S Truman Blvd Street Part 2: Creditors with Nonpriority Unsecured Claims Number Last 4 digits of account number \_\_\_\_ NULL MO 63301 St Charles City State Zip Code FMS Inc. On which entry in Part 1 or Part 2 list the original creditor? Name 4915 S. Union Ave. Line 11 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims Number OK 74107 Tulsa Last 4 digits of account number \_\_\_\_ NULL \_\_\_ State Zip Code City Holy Cross Emergency Physician On which entry in Part 1 or Part 2 list the original creditor? Name Box 75090 Part 1: Creditors with Priority Unsecured Claims Line 12 of (Check one): Part 2: Creditors with Nonpriority Unsecured Claims Number Street Chicago II 60675 Last 4 digits of account number \_\_\_\_ \_\_\_ State Zip Code Midland Credit Management On which entry in Part 1 or Part 2 list the original creditor? Name 2365 Northside Dr Part 1: Creditors with Priority Unsecured Claims Line 18 of (Check one): Part 2: Creditors with Nonpriority Unsecured Claims Number Street Suite 300 Last 4 digits of account number \_\_\_\_\_1979\_\_\_\_ CA 92108 San Diego State Zip Code City Clerk. Fourth Mun Div On which entry in Part 1 or Part 2 list the original creditor? Name 1500 Maybrook Dr #236 Line 19 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims Street Number

IL 60153

State Zip Code

Maywood

City

Last 4 digits of account number NULL

Doc 1 Filed 09/30/16 Entered 09/30/16 13:43:19 Desc Main Case 16-31232 Page 29 of 60 Case Number (if known) **Document** Zenon Debtor 1 Last Name First Name Middle Name Meyer & Njus PA On which entry in Part 1 or Part 2 list the original creditor? Line \_\_19\_ of (Check one): Part 1: Creditors with Priority Unsecured Claims 33 N. Dearborn Ste 1301 Street Part 2: Creditors with Nonpriority Unsecured Claims Number Last 4 digits of account number \_\_\_\_ NULL \_\_\_ 60602 Chicago IL City State Zip Code

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Debtor 1 Zenon

Middle Name

Add the Amounts for Each Type of Unsecured Claim

			Total claim
Total claims from Part 1	6a. Domestic support obligations	6a.	\$4,303.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$4,000.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. <b>Other.</b> Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. <b>Total.</b> Add lines 6a through 6d.	6e.	\$8,303.00
			Total claim
Total claims from Part 2	6f. Student loans	6f.	\$0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	6i. <b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$54,94 <u>6</u> .00
	6j. <b>Total.</b> Add lines 6f through 6i.	6j.	\$54,946.00

		Caso 16	21222 Doc 1	Eilad 00/20/16	Entor	ed 09/30/16 13:43	3:19 De	esc Main	
Fi	ll in this in	formation to ident	tify your case:			1 of 60			
D	ebtor 1	Zenon		Martinez					
D	ebtor 2	First Name	Middle Name	Last Name					
	pouse, if filing)	First Name	Middle Name	Last Name					
U	nited States	Bankruptcy Court for	the : <u>NORTHERN</u> District of					_	
	ase Number f known)			(State)				Check if this is an amended filing	1
Off	icial F	orm 106G							
Scł	nedule	G: Execute	ory Contracts and	<b>Unexpired Lea</b>	ses				12/15
nforr	nation. If n	nore space is nee	possible. If two married peop ded, copy the additional page	e, fill it out, number the e	n are equal ntries, and	ly responsible for supplying attach it to this page. On the	correct top of any		
		·	e and case number (if known) contracts or unexpired leases						
·· -	_	-	ubmit this form to the court wit		ou have no	thing else to report on this form	n.		
Ī	_		nation below even if the contra						
						, , , ,	,		
			or company with whom you h					to and	
	nexpired le		cen prioriej. See the instructio		uction boo	det for more examples or exec	Julory Contract	is and	
	Person or	company with wh	nom you have the contract or	lease		State what the contract	t or lease is fo	or	
2.1									
	Name				-				
	Number	Street			-				
	City		State Zip	o Code	-				
2.2									
	Name				-				
	Number	Street			-				
	City		State Zip	o Code	-				
2.3									
	Name				=				
	Number	Street			-				
	City		State Zip	n Code	-				
	Oity		State 24						
2.4					-				
	Name								
	Number	Street			-				
	City		State Zip	o Code	-				
2.5									
	Name				-				
	Number	Street			-				

State Zip Code

City

Official Form 106G

Fill in this information to identify your case:				
Debtor 1	Zenon		Martinez	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court f	for the : <u>NORTHERN</u> District of _	ILLINOIS(State)	
Case Number	r		(Glate)	
(If known)				

# Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any Additional Pages, write your name and case number (if known). Answer every question.									
1. <b>D</b> c	o you have any codebtors? (If you are filing a	a joint case, do not list eith	ner spouse as a codebto	r.)					
	No.								
	Yes								
	Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Lousiiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)								
	No. Go to line 3.								
	Yes. Did your spouse, former spouse, or le	egal equivalent live with yo	u at the time?						
	<b>—</b>	tory did you live?	Fill in the	e name and current address of that person.					
	Name of your spouse, former spouse or legal equiv	alent							
	Number Street		<del></del>						
	City	State	Zip Code						
Sc	chedule D (Official Form 106D), Schedule E/ chedule E/F, or Schedule G to fill out Colum Column 1: Your codebtor	•	or Schedule G (Official	Form 106G). Use Schedule D,  Column 2: The creditor to whom you owe the debt  Check all schedules that apply:					
3.1				Schedule D, line					
	Name			Schedule E/F, line					
	Number Street			Schedule G, line					
	City	State	Zip Code						
3.2				Schedule D, line					
	Name			Schedule E/F, line					
	Number Street			Schedule G, line					
	City	State	Zip Code						
3.3				Schedule D, line					
	Name			Schedule E/F, line					
	Number Street			Schedule G, line					
	City	State	Zip Code						

Official Form 106H Record # 714717 Schedule H: Your Codebtors Page 1 of 1

			Document	Page 33	of 60
Fill in this in	formation to iden	tify your case:			
Debtor 1	Zenon		Martinez		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for	r the : <u>NORTHERN DISTRICT O</u>	F ILLINOIS		
			_		Check if this is:
(If known)					An amended filing
					A supplement showing post-petition
					chapter 13 income as of the following date:
Official F	orm 106I				
<u> </u>	<u> </u>				MM / DD / YYYY
Schedul	e I: Your I	Income			

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	IT 1: Describe Employment			,	
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed	1	Employed  Not employed
	Include part-time, seasonal, or self-employed work.	Occupation	Driver		
	Occupation may Include student or homemaker, if it applies.	Employers name	Sorrelli Trucking	Inc	
		Employers address	14401 S. Archer A	Ave	
			Lockport, IL 6044	1	<u>,                                      </u>
		How long employed there?	1 year		
Pa	rt 2: Give Details About Monthl	ly Income			
	Estimate monthly income as of the spouse unless you are separated. If you or your non-filing spouse had lines below. If you need more space	ve more than one employer, comb	oine the information for	•	· · · · · · · · · · · · · · · · · · ·
				For Debtor 1	For Debtor 2 or non-filing spouse
2.		y and commissions (before all pa calculate what the monthly wage w	•	\$4,185.87	\$0.00
3.	Estimate and list monthly overti	me pay.		\$0.00	\$0.00
4.	Calculate gross income. Add line	e 2 + line 3.		\$4,185.87	\$0.00

Official Form 106I Record # 714717 Schedule I: Your Income Page 1 of 2 Case 16-31232 Doc 1 Filed 09/30/16 Entered 09/30/16 13:43:19 Desc Main Document Martinez Page 34 of 60

Zenon Debtor 1

First Name Middle Name Last Name Case Number (if known)

				For Debtor 1	For Debt	or 2 or g spouse		
	Copy	y line 4 here	4.	\$4,185.87	\$	0.00		
5. <b>L</b>	ist all	payroll deductions:	_	_				
	5a. <b>T</b>	ax, Medicare, and Social Security deductions	5a.	\$1,043.47		\$0.00		
	5b. <b>N</b>	landatory contributions for retirement plans	5b.	\$0.00		\$0.00		
	5c. <b>V</b>	oluntary contributions for retirement plans	5c.	\$0.00		\$0.00		
	5d. <b>F</b>	Required repayments of retirement fund loans	5d.	\$0.00		\$0.00		
	5e. lı	nsurance	5e.	\$281.67		\$0.00		
	5f. <b>C</b>	Oomestic support obligations	5f.	\$1,449.80		\$0.00		
	5g. <b>L</b>	Inion dues	5g.	\$0.00		\$0.00		
	5h. <b>C</b>	Other deductions. Specify:	5h.	\$0.00		\$0.00		
6. <b>A</b>	dd the	payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$2,774.94		\$0.00		
7. C	alcula	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$1,410.93	\$	0.00		
8. <b>L</b> i	st all	other income regularly received:	_					
	8a.	Net income from rental property and from operating a business,						
		profession, or farm						
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total						
		monthly net income.	8a.	\$0.00		\$0.00		
	8b.	Interest and dividends	8b.	\$0.00		\$0.00		
	8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00		\$ 0.00		
		dependent regularly receive						
		Include alimony, spousal support, child support, maintenance, divorce						
		settlement, and property settlement.						
	8d.	Unemployment compensation	8d.	\$0.00		\$0.00		
	8e.	Social Security	8e.	\$0.00		\$0.00		
	8f.	Other government assistance that you regularly receive	8f.	\$0.00		\$0.00		
		Include cash assistance and the value (if known) of any non-cash						
		assistance that you receive, such as food stamps (benefits under the						
		Supplemental Nutrition Assistance Program) or housing subsidies.						
		Specify:						
	8g.	Pension or retirement income	8g. _	\$0.00		\$0.00		
	8h.	Other monthly income. Specify:	8h. _	\$0.00		\$0.00		
9.	Add	<b>all other income</b> . Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9	\$0.00		\$0.00		
10.		ulate monthly income. Add line 7 + line 9.	10.	\$1,410.93 +	\$0	0.00 =	\$1	,410.93
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.						
11.	State	e all other regular contributions to the expenses that you list in Schedule	e <b>J</b> .					
	Inclu	de contributions from an unmarried partner, members of your household, yo	our depender	nts, your roommates, and	t			
		friends or relatives.						
		ot include any amounts already included in lines 2-10 or amounts that are n		o pay expenses listed in	Schedule J.			
	Spec	jify:		<del></del>		11	i	\$0.00
12.		the amount in the last column of line 10 to the amount in line 11. The res		•				
		e that amount on the Summary of Schedules and Statistical Summary of Ce		es and Related Data, if it	applies	12	د <b>\$1</b>	,410.93
13.	_	ou expect an increase or decrease within the year after you file this form	1?					
	XI							
	П,	∕es. Explain:						

Fill in this in	nformation to identify your ca	ase:					
Debtor 1	Zenon		Martinez	Che	ck if this is:		
	First Name	Middle Name	Last Name		An amended	J	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name			it showing pos the following	st-petition chapter 13 date:
United States	Bankruptcy Court for the : <u>NOI</u>	RTHERN DISTRICT C	F ILLINOIS				
Case Number (If known)	r		_		MM / DD / Y	ΥΥΥ	
L ∩fficial F	orm 106J				•	· ·	r 2 because Debtor 2
					maintains a s	separate hous	enoid.
Schedul ———	e J: Your Expe	nses 					12/14
=	e and accurate as possible. It needed, attach another shee						
Part 1:	Describe Your Household						
	int case? Go to line 2.  Does Debtor 2 live in a separ  No.  Yes. Debtor 2 must file		e J.				
2. Do you h	have dependents?	X No		Dependent's relate	•	Dependent's age	Does dependent live with you?
Do not lis Debtor 2	st Debtor 1 and		this information for dent	200101 1 01 20010		<u>ugo</u>	X No
		each depen	Jent				Yes
names.	tate the dependents'						X No
							Yes
							X No
							Yes
							x No
							Yes
							No No
							Yes
expense	expenses include es of people other than and your dependents?	X No Yes					
Part 2:	Estimate Your Ongoing Monthly	y Expenses					
	expenses as of your bankru of a date after the bankruptcy date.		•	• • •	-	-	
	ses paid for with non-cash g		=				Variational
of such assist	ance and have included it or	1 Schedule I: Your	Income (Official Form 106i.)				Your expenses
	tal or home ownership exper	nses for your resid	ence. Include first mortgage p	payments and			¢200.00
	for the ground or lot.  cluded in line 4:					4.	\$300.00
						40	\$0.00
	eal estate taxes operty, homeowner's, or rente	er's insurance				4a. 4b.	\$0.00
	ome maintenance, repair, and					4c.	\$0.00
	omeowner's association or cor					4d.	\$0.00

**Document** 

Last Name

Debtor 1

Zenon

First Name

Middle Name

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Case Number (if known)

Your expenses \$0.00 5 Additional Mortgage payments for your residence, such as home equity loans 6. **Utilities:** \$0.00 6a. 6a. Electricity, heat, natural gas \$0.00 6b. Water, sewer, garbage collection \$150.00 Telephone, cell phone, internet, satellite, and cable service \$ 0.00 Other. Specify: 6d. \$400.00 7. 7. Food and housekeeping supplies \$0.00 8. 8. Childcare and children's education costs \$65.00 9. Clothing, laundry, and dry cleaning 10. \$30.00 Personal care products and services 10. \$10.00 11. Medical and dental expenses 11. \$357.00 **Transportation.** Include gas, maintenance, bus or train fare. 12. Do not include car payments. \$50.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 14. Charitable contributions and religious donations 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. \$0.00 15a. 15a Life insurance \$0.00 15b. Health insurance 15b. \$40.00 15c. Vehicle insurance 15c. \$0.00 15d. 15d. Other insurance. Specify: 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16 17. Installment or lease payments: \$0.00 17a. 17a. Car payments for Vehicle 1 \$0.00 17b. Car payments for Vehicle 2 17b \$0.00 17c. 17c. Other. Specify:\_ \$0.00 17d. Other. Specify: 17d. 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$0.00 from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. \$0.00 19. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. \$ 0.00 20b. \$ 0.00 20b. Real estate taxes \$ 0.00 20c. Property, homeowner's, or renter's insurance 20c. \$ 0.00 20d. 20d. Maintenance, repair, and upkeep expenses \$ 0.00 20e 20e. Homeowner's association or condominium dues

Official Form 106J Record # 714717 Schedule J: Your Expenses Page 2 of 3

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Zenon Debtor 1 Case Number (if known) \_ First Name Middle Name Last Name \$5.00 21. Other. Specify: \_\_\_Postage/Bank Fees (\$5.00), 21. \$1,407.00 22.. Your monthly expense: Add lines 4 through 21. 22. The result is your monthly expenses. 23. Calculate your monthly net income. \$1,410.93 23a. 23a. Copy line 12 (your comibined monthly income) from Schedule I. \$1,407.00 23b. Copy your monthly expenses from line 22 above. 23b.-\$3.93 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Explain Here: Yes.

Official Form 106J Record # 714717 Schedule J: Your Expenses Page 3 of 3

Fill in this in	fill in this information to identify your case:					
Debtor 1	Zenon		Martinez			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of	ILLINOIS (State)			
Case Number (If known)	r		_			

### Official Form 106 Dec

#### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT an	attorney to help you fill out bankruptcy forms?
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read the correct.	e summary and schedules filed with this declaration and that they are true and
<b>★</b> /s/ Zenon Martinez	<b>x</b>
Signature of Debtor 1	Signature of Debtor 2
Date 09/23/2016 MM / DD / YYYY	Date

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Fill in this in	formation to ide	entify your case:	
Debtor 1	Zenon		Martinez
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court	for the : <u>NORTHERN</u> District of _	ILLINOIS_
Ozza Niverbay	_		(State)
Case Number (If known)			_

### Official Form 107

#### Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 11: Give Details About Your Marital Sta	tus and Where You Lived Before		
01. What is your current marital status?			
_			
Married			
Not married			
		_	
During the last 3 years, have you lived any	where other than where you live no	w?	
<ul><li>No.</li><li>Yes. List all of the places you lived in the</li></ul>	e last 3 years Do not include where y	YOU live now	
Too. Elect all of the places you have in the	nace o yourd. Do not morado whore y	od iivo now.	
Debtor 1	Dates Debtor 1	Debtor 2:	Dates Debtor 2
	lived there		lived there
		Same as Debtor 1	Same as Debtor 1
1409 S 61St Ave	FROM 2011 To		
Cicero IL 60804-1014	2014		
property states and territories include Ariz and Wisconsin.)  No.  Yes. Make sure you fill out Schedule H:	Your Codebtors (Official Form 106H).		is, wasiiingtoff,

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Debtor 1 Zenon Martinez Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$19,244 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, Wages, commissions, None For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business Wages, commissions, \$28,938 Wages, commissions, For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2014) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

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Zenon Martinez Case Number (if known) \_ Debtor 1 First Name Middle Name Last Name Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,225\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Total amount paid Amount you still owe Was this payment for... payments Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment paid owe 08 Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Nο Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment Include creditor's name Identify Legal actions, Repossessions, and Foreclosures Part 4: Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. ☐ No. Yes. Fill in the details. Nature of the case Status of the case Court or agency Contract Circuit Court of Cook County, Illinois Pending TD Bank USA, NA v. Zenon Martinez, On appeal 16m4-003659 Concluded

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ebto	or 1	Zenon		Martinez	Case Number (if kn	own)	
		First Name	Middle Name	Last Name			
10			filed for bankruptcy, was any fill in the details below.	of your property repossessed, fore	eclosed, garnished, attached, s	eized, or levied?	
	N	No. Go to line 11					
	ПΥ	es. Fill in the information	ation below.				
11			ou filed for bankruptcy, did ment because you owed a d	any creditor, including a bank or lebt?	financial institution, set off ar	y amounts from y	our accounts
	N	No. Go to line 11					
	Y	es. Fill in the information	ation below.				
12			filed for bankruptcy, was a r, a custodian, or another of	ny of your property in the posses fficial?	sion of an assignee for the be	enefit of creditors,	a
	N Y	lo. es.					
	art 5:		s and Contributions				
13	With	in 2 years before yo	ou filed for bankruptcy, did y	you give any gifts with a total valu	e of more than \$600 per pers	on?	
	■ N						
11		es. Fill in the details				CC00 to	
14	_		ou filed for bankruptcy, did y	you give any gifts or contribution	s with a total value of more th	an \$600 to any cn	arity?
	ЦΥ	es. Fill in the details	for each gift.				
P	art 6:	List Certain Loss	ses				
15		in 1 year before you bling?	ı filed for bankruptcy or sin	ce you filed for bankruptcy, did y	ou lose anything because of t	heft, fire, other dis	saster, or
	N	No.					
	П	es. Fill in the details	for each gift.				
P	art 7:	List Certain Payr	ments or Transfers				
16	cons	sulted about seeking	bankruptcy or preparing a	ou or anyone else acting on your bankruptcy petition? rs, or credit counseling agencies			ou
		No.					
	Y	es. Fill in the details					
	P	arty Contact Info		Description and value of any p	operty transferred	Date payment or transfer	Amount of payment
		Geraci Law L.L.C.					\$1,350.00
		55 E. Monroe Street	t #3400				
	-	Chicago,IL 60603					

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ebtor 1 Zenon Martinez Case Number (if known) \_\_\_\_\_\_\_

First Name Middle Name Last Name

	Party Contact Info	Description and value of	any property transferred	Date paymor transfer	ent Amount of payment
	Hananwill Credit Counseling	Credit Counseling Services	3	2016	\$25.00
	115 N. Cross St.				
	Robinson, IL 62454				
17	Within 1 year before you filed for bankruptcy promised to help you deal with your creditor Do not include any payment or transfer that	rs or to make payments to your cre		efer any property to anyo	one who
	No.				
	Yes. Fill in the details.				
18	Within 2 years before you filed for bankrupto transferred in the ordinary course of your bu Include both outright transfers and transfers Do not include gifts and transfers that you h	usiness or financial affairs? s made as security (such as the gra	anting of a security intere		-
	No.				
	Yes. Fill in the details for each gift.				
19	Within 10 years before you filed for bankrup		to a self-settled trust or s	similar device of which y	ou are a
	beneficiary? (These are often called asset-p	rotection devices.)			
	No.				
	Yes. Fill in the details for each gift.				
P	List Certain Financial Accounts, Instru	uments, Safe Deposit Boxes, and Sto	rage Units		
	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, o houses, pension funds, cooperatives, associated.	γ, were any financial accounts or in	nstruments held in your i	· -	
	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, o	γ, were any financial accounts or in	nstruments held in your i	· -	
	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, o houses, pension funds, cooperatives, associated to the cooperative of the cooperative	γ, were any financial accounts or in	nstruments held in your i	· -	
	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, o houses, pension funds, cooperatives, associ	γ, were any financial accounts or in	nstruments held in your i	banks, credit unions, b	
	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, o houses, pension funds, cooperatives, associ	y, were any financial accounts or in r other financial accounts; certifica ciations, and other financial institut	nstruments held in your in ates of deposit; shares in tions.	Date account was closed, sold, moved,	rokerage Last balance before
20	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, o houses, pension funds, cooperatives, associ	y, were any financial accounts or in rother financial accounts; certifications, and other financial instituted as the digits of account number	nstruments held in your interest of deposit; shares interest interest in the state of the state	Date account was closed, sold, moved, or transferred	rokerage Last balance before closing or transfer
20	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, o houses, pension funds, cooperatives, associately No.  Yes. Fill in the details.	y, were any financial accounts or in rother financial accounts; certifications, and other financial instituted as the digits of account number	nstruments held in your interest of deposit; shares interest interest in the state of the state	Date account was closed, sold, moved, or transferred	rokerage Last balance before closing or transfer
20	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, o houses, pension funds, cooperatives, associon No.  Yes. Fill in the details.  Do you now have, or did you have within 1 yeash, or other valuables?	y, were any financial accounts or in rother financial accounts; certifications, and other financial instituted as the digits of account number	nstruments held in your interest of deposit; shares interest interest in the state of the state	Date account was closed, sold, moved, or transferred	rokerage Last balance before closing or transfer
20	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, o houses, pension funds, cooperatives, associon No.  Yes. Fill in the details.  Do you now have, or did you have within 1 yeash, or other valuables?  No.	y, were any financial accounts or in rother financial accounts; certifications, and other financial instituted as the digits of account number	nstruments held in your interest of deposit; shares interest interest in the state of the state	Date account was closed, sold, moved, or transferred	rokerage  Last balance before closing or transfer ecurities,
21	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, o houses, pension funds, cooperatives, association. No.  Yes. Fill in the details.  Do you now have, or did you have within 1 yeash, or other valuables?  No.  Yes. Fill in the details.	y, were any financial accounts or in rother financial accounts; certifications, and other financial institute.  Last 4 digits of account number rear before you filed for bankruptor.  Who else had access to it?	nstruments held in your instruments held in your instruments.  Type of account or instrument  A, any safe deposit box of the contents of the c	Date account was closed, sold, moved, or transferred	rokerage  Last balance before closing or transfer ecurities,
21	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, o houses, pension funds, cooperatives, associon No.  Yes. Fill in the details.  Do you now have, or did you have within 1 yeash, or other valuables?  No.	y, were any financial accounts or in rother financial accounts; certifications, and other financial institute.  Last 4 digits of account number rear before you filed for bankruptor.  Who else had access to it?	nstruments held in your instruments held in your instruments.  Type of account or instrument  A, any safe deposit box of the contents of the c	Date account was closed, sold, moved, or transferred	rokerage  Last balance before closing or transfer ecurities,
21	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, or houses, pension funds, cooperatives, associated No.  Yes. Fill in the details.  Do you now have, or did you have within 1 yeash, or other valuables?  No.  Yes. Fill in the details.	y, were any financial accounts or in rother financial accounts; certifications, and other financial institute.  Last 4 digits of account number rear before you filed for bankruptor.  Who else had access to it?	nstruments held in your instruments held in your instrument.  Type of account or instrument  Describe the contern of the content of the conte	Date account was closed, sold, moved, or transferred  r other depository for se	Last balance before closing or transfer ecurities,  Do you still have it?
21	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, o houses, pension funds, cooperatives, associately No.  Yes. Fill in the details.  Do you now have, or did you have within 1 yeash, or other valuables?  No.  Yes. Fill in the details.  Have you stored property in a storage unit of No.	y, were any financial accounts or in rother financial accounts; certifications, and other financial institute.  Last 4 digits of account number rear before you filed for bankruptor.  Who else had access to it?	nstruments held in your instruments held in your instruments.  Type of account or instrument  A, any safe deposit box of the contents of the c	Date account was closed, sold, moved, or transferred  r other depository for se	rokerage  Last balance before closing or transfer ecurities,
21 22	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, or houses, pension funds, cooperatives, association. No.  Yes. Fill in the details.  Do you now have, or did you have within 1 yeash, or other valuables?  No.  Yes. Fill in the details.  Have you stored property in a storage unit or No.  Yes. Fill in the details.	y, were any financial accounts or in rother financial accounts; certifications, and other financial institute.  Last 4 digits of account number  The rear before you filed for bankruptcy.  Who else had access to it?  The place other than your home with the selection of the place	nstruments held in your instruments held in your instrument.  Type of account or instrument  Describe the contern of the content of the conte	Date account was closed, sold, moved, or transferred  r other depository for se	Last balance before closing or transfer ecurities,  Do you still have it?
21 22	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, o houses, pension funds, cooperatives, association. No.  Yes. Fill in the details.  Do you now have, or did you have within 1 yeash, or other valuables?  No.  Yes. Fill in the details.  Have you stored property in a storage unit of No.  Yes. Fill in the details.	y, were any financial accounts or in rother financial accounts; certifications, and other financial institute.  Last 4 digits of account number  The rear before you filed for bankruptcy.  Who else had access to it?  The place other than your home with the selection of the place	nstruments held in your instruments held in your instrument.  Type of account or instrument  Describe the contern of the content of the conte	Date account was closed, sold, moved, or transferred  r other depository for se	Last balance before closing or transfer ecurities,  Do you still have it?
21 22	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, or houses, pension funds, cooperatives, association. No.  Yes. Fill in the details.  Do you now have, or did you have within 1 yeash, or other valuables?  No.  Yes. Fill in the details.  Have you stored property in a storage unit or No.  Yes. Fill in the details.	y, were any financial accounts or in rother financial accounts; certifications, and other financial institute.  Last 4 digits of account number  The rear before you filed for bankruptcy.  Who else had access to it?  The place other than your home with the selection of the place	nstruments held in your instruments held in your instrument.  Type of account or instrument  Describe the contern of the content of the conte	Date account was closed, sold, moved, or transferred  r other depository for se	Last balance before closing or transfer ecurities,  Do you still have it?
21 22	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, or houses, pension funds, cooperatives, association. No.  Yes. Fill in the details.  Do you now have, or did you have within 1 yeash, or other valuables?  No.  Yes. Fill in the details.  Have you stored property in a storage unit or No.  Yes. Fill in the details.	y, were any financial accounts or in rother financial accounts; certifications, and other financial institute.  Last 4 digits of account number  The rear before you filed for bankruptcy.  Who else had access to it?  The place other than your home with the selection of the place	nstruments held in your instruments held in your instrument.  Type of account or instrument  Describe the contern of the content of the conte	Date account was closed, sold, moved, or transferred  r other depository for se	Last balance before closing or transfer ecurities,  Do you still have it?

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Debto	r 1	Zenon		Martinez	Case Number (if known)		
		First Name	Middle Name	Last Name			
	Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.						
	=	No.					
	Π,	Yes. Fill in the details.		Where is the property?	Describe the property	Value	
	rt 10						
For	the p	ourpose of Part 10, the folio	owing definiti	ons apply:			
l t	haza	rdous or toxic substances,	wastes, or m	or local statute or regulation concerning laterial into the air, land, soil, surface wa the cleanup of these substances, wastes	ter, groundwater, or other medium,		
		means any location, facility used to own, operate, or ut		<del>-</del>	, whether you now own, operate, or utilize	ı	
		rdous material means anyt tance, hazardous material,	_	ronmental law defines as a hazardous wa ntaminant, or similar term.	ste, hazardous substance, toxic		
Rep	ort a	III notices, releases, and pro	oceedings th	at you know about, regardless of when the	ney occurred.		
24	Has	any governmental unit not	ified you that	you may be liable or potentially liable ur	nder or in violation of an environmental la	w?	
		No.					
	Ц	Yes. Fill in the details.		Governmental unit	Environmental law, if you know it	Date of notice	
25	Have	e vou notified any governm	ental unit of	any release of hazardous material?			
	_	No.		<b>,</b>			
		Yes. Fill in the details.					
				Governmental unit	Environmental law, if you know it	Date of notice	
26	Hav	e you been a party in any ju	ıdicial or adn	ninistrative proceeding under any enviro	nmental law? Include settlements and orc	lers.	
	=	No. Yes. Fill in the details.					
				Court or agency	Nature of the case	Status of the case	
Pa	rt 11	Give Details About Your	Business or C	Connections to Any Business			
			for bankrupt	cy, did you own a business or have any o	of the following connections to any busin	ess?	
				a trade, profession, or other activity, eith			
		=		any (LLC) or limited liability partnership (	LLP)		
			-	cutive of a corporation			
				or equity securities of a corporation			
	No. None of the above applies. Go to Part 12.						
	=	* *		the details below for each business.			
		nin 2 years before you filed itutions, creditors, or other	-	cy, did you give a financial statement to	anyone about your business? Include all	financial	
	=	No.					
	□,	Yes. Fill in the details.		Date issued			

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 Debtor 1
 Zenon
 Martinez
 Case Number (if known)
 Case Number (if known)

Part 12:	Sign Below				
answers in conne		d any attachments, and I declare under penalty of perjury that the atement, concealing property, or obtaining money or property by fraud 50,000, or imprisonment for up to 20 years, or both.			
🗶 Isl	Zenon Martinez	<b>x</b>			
• • —	nature of Debtor 1	Signature of Debtor 2			
Da	te 09/23/2016 MM / DD / YYYY	DateMM / DD / YYYY			
Did you	attach additional pages to Your Statement of Financial A	Affairs for Individuals Filing for Bankruptcy (Official Form 107)?			
No					
_ ☐ Yes					
Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?					
No					
Yes.	Name of person				
		Declaration, and Signature (Official Form 119).			

	Caso 16 2		Eilad 00/20/16 Enta	red 09/30/16 13:43:19	9 Desc Main
Fill in this i	nformation to identify	your case:		6 of 60	
Debtor 1	Zenon		Martinez		
D-64 0	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		
	s Bankruptcy Court for the	: <u>NORTHERN DISTRICT O</u>	F II I INOIS FASTERN		
	District of <u>ILLINOIS</u>	<u>ivoiximeixiv biotikiot o</u>			Check if this is an
			(State)		amended filing
Official F	orm 108				
		on for Individua	als Filing Under Cha	pter 7	1:
=	_	chapter 7, you must fill out	this form if:		
	ve claims secured by		nirod		
=		y and the lease has not ex	-	the date set for the meeting of cre	aditors
		-	se. You must also send copies to t	<del>-</del>	altors,
	•		re equally responsible for supplyir	-	
	nust sign and date the	-	e equally responsible for supplying	g correct information.	
	_		eded, attach a separate sheet to thi	s form. On the top of any addition	al pages,
=	ne and case number (i	-	,		p. g. c.,
Part 1:	List Your Creditors Wh	o Have Secured Claims			
For any cre     information	<del>-</del>	in Part 1 of Schedule D: C	reditors Who Have Claims Secure	d by Property (Official Form 106D)	, fill in the
Identify the	e creditor and the prop	perty that is collateral	What do you intend to secures a debt?	do with the property that	Did you claim the property as exempt on Schedule C?
Creditor's	3		☐ Surrender the	e property	☐ No
name:			Retain the pr	operty and redeem it	Yes
Description	on of		Retain the pr	operty and enter into a	<b>□</b>
property	OIT OI		Reaffirmation	Agreement.	
securing	debt:		_	operty and [explain]:	
				openy and [explain].	<del>-</del> —
Creditor's	3		Surrender the	e property	□ No
name:			Retain the pr	operty and redeem it	Yes
Docoriet	on of			operty and enter into a	□ 160
Description	OH OI		Reaffirmation	•	
property securing	deht:			operty and [explain]:	
Securing	acot.			operty and texplains.	<del>-</del> 
0					

Debtor 1

Part 2:

Zenon

Case 16-31232 Doc 1

**List Your Unexpired Personal Property Leases** 

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Desc Main

First Name

ILCU. US/SU/IC
Martinez 750, 10
TY COLUMN COLUMN
 <del>i inci imant</del>
Document
Last Name

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet

Describe your unexpired personal property leases	Will the lease be assumed?
Lessor's name:	□ No
Description of leased property:	☐ Yes
_essor's name:	□ No
Description of leased property:	Yes
Lessor's name:	□No
Description of leased property:	Yes
Lessor's name:	□No
Description of leased property:	□Yes
Lessor's name:	□No
Description of leased property:	☐Yes
Lessor's name:	□No
Description of leased property:	☐Yes
Lessor's name:	□No
Description of leased property:	Yes

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

x	/s/ Zenon Martinez	<b>x</b>
••	Signature of Debtor 1	Signature of Debtor 2

Date Dated: 09/23/2016 MM / DD / YYYY

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B2030 (Form 2030) (12/15)

# United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

		1,011	TILIU DISTIU	or or regressions enorgh	DIVIDIO	511		
In	re							
Zei	non Martine	z / Debtor			Case No:			
					Chapter:	Chapter 7		
		DISCLO	SURE OF COMP	PENSATION OF ATTORNEY	FOR DEF	RTOR		
1.	Pursuant to			I certify that I am the attorney f			s) and that	
	npensation pa	aid to me within one year before	re the filing of the	petition in bankruptcy, or agree	ed to be paid	d to me, for servi	ces	
ren	dered or to be	e rendered on behalf of the deb	otor(s) in contempl	ation of or in connection with the	he bankrupt	tcy case is as foll	ows:	
	For legal se	ervices, I have agreed to accep	ot	\$2,495.00				
	Prior to the	filing of this statement I have	e received	\$1,350.00				
	Balance Du	ie		\$1,145.00				
2.	The source	of the compensation paid to m	ne was:					
	Debto	or(s) Other: (spec	cify					
3.	The source	of compensation to be paid to	me is:					
	Deb	tor(s) Other: (spec	cify					
4.		not agreed to share the above- law firm.	-disclosed compen	sation with any other person un	less they ar	re members and a	ssociates	
I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.								
5.	In return for case, includ		ve agreed to rende	r legal service for all aspects of	the bankruj	ptcy		
	a. Analys	sis of the debtor's financial sit	tuation, and render	ing advice to the debtor in deter	mining who	ether to file a peti	ition in	
	bankru	iptcy;						
	b. Prepara	Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;						
	c. Repres	entation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;						
	d. Repres	d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;						
	e. [Other	e. [Other provisions as needed]						
6.	By agreeme	ent with the debtor(s), the above	ve-disclosed fee do	es not include the following ser	vice:			
			-	es, amendments to schedules,	-	-	conversions to another	
cha	pter, judicial	lien avoidances, dischargeabil	lity actions, other o	contested matters except the firs	t meeting o	of creditors.		
				RTIFICATION				
		I certify that the foregoing payment to	g is a complete sta	tement of any agreement or arra	angement fo	or		
		me for representation of the d	debtor(s) in this ba	nkruptcy proceedings.				
		Date: 09/29/2016		David Derrick Lugardo	_			
		Date	Siz	gnature of Attorney				
			<u>G</u>	Geraci Law L.L.C.				

714717 Page 1 of 1 Record #

Name of law firm

DGeracinhaw b

National Headquarters: 55 E. Monroe Street, #3400 Chicago, IL 60603

Record #: 714-717 Consultation Attorney: JOD Date: 7/23/2016



#### **Chapter 7 Retainer Agreement**

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter7 bankruptcy under the following terms and conditions:

Attorney fees for the Chapter 7 bankruptcy are \$ 2, 495 Flat Fee: We quoted you a flat fee: no ups or extras except if something else happens, see #2. The advantage to you is that you know what your cost is. We are pretty good at estimating work, so you are never over-charged, and will get a refund of payments if we don't earn our flat fee. You may ask instead to pay us at an hourly rate of up to \$350/hr. but we usually find that will cost you more. It's up to you. Payments become ours and are not held in trust for later billing. Payments before filling are applied to work done before filling. After filling in court we apply your payments only to costs advanced and work done after filling. Non-Payment before filling - We may close the case - I will be charged only for work done to date. Court Costs may be applied to fees if case is discontinued and I give permission to transfer court costs from Trust Account to pay fees. Fees after Filing of case in court: If you have not paid post-filing fees & costs already: after filling, we'll send you a written voluntary agreement to pay post filling fee and costs advanced We will not accept payment of unpaid balance after this case is filed, unless you want to agree to pay us, or the Court enters a fee order. Not Included in Fee: Missed court dates, amendments (\$100 minimum), audits, work on asset cases, examinations in addition to meeting of creditors, contested matters, motions, objections to discharge (up to \$350/hr minimum 8hrs in advance), adversary complaints, or other matters except the first meeting of creditors and reaffirmations.

This amount does NOT INCLUDE court filing fees of \$335, or costs for credit counseling or financial management classes. This fee is based on the anticipated amount of work required to complete my case, and upon the information I have provided to date. If any information is incomplete or incorrect, the advice or Chapter may have to change, and this fee may have to be adjusted. This fee includes all work in the representation of my normal Chapter 7, including preparation of my bankruptcy petition, schedules and other documents, first 341 meeting, reaffirmations, normal correspondence with my creditors and myself, but does NOT include excessive work caused by you, missed 341 meetings, reopening the case, amendments to schedules, work on audits or asset cases, objections to exemptions, conversion to another chapter, evidentiary hearings, other contested matters or motions, or adversary proceedings, because these cannot be predicted in setting a flat fee. For work done on these matters, we bill between \$275/hr and \$450/hr for attorney time, based on the attorney doing the work, and \$85 to \$125/hr paralegal time. I agree that more than one attorney and paralegal will work on my case.

Fees are "flat fees" and "advance payment retainers" for pre-filing work, become property of this firm on payment, and are deposited into the firm's operating account. So do other payments. If this contract is terminated by either party prior to the filing of the case, the firm will refund unearned fees based on the above rates with an accounting, and on request, submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

I understand that bankruptcy laws only allow me to protect a certain amount of my property, and if I have any unprotected property, I understand my Chapter 7 Trustee can sell it if I do not or cannot buy out the Trustee's interest and that the U.S. Trustee may object to my filing a Chapter 7 if they believe I have excess income and should be filing a Chapter 13.

I agree to fully cooperate with my attorneys and provide all information requested at any point during the case. I understand that if I do not fully cooperate or provide complete and accurate information, my attorneys may withdraw from representation of me, with the permission of the Court.

If I have secured debts that I wish to retain (mortgages, financed vehicles or other financed property) that I may be required to sign a reaffirmation agreement with the creditor in order to keep the property, and I must remain current on my payments. Many mortgage and car companies refuse to reaffirm the debt but we have found that if you keep up your payments you keep the property anyway.

Debts not discharged if they not paid in full: student loans; educational debts & tuition; most tax debts: unfiled, trust fund or late filed tax; undisclosed debts; support/maintenance debts; fines, debts incurred by fraud, or after the case is filed, future condo/HOA dues,or debts listed in your red or green folder as usually not discharged, or found non-dischargeable by a Judge.

Representation limited to Bankruptcy Court We don't represent you in state court, or loan modifications or similar matters.

I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition.

I understand that if I fail to take my financial management class after filing but before discharge, my case may be closed without a discharge, and I will be required to pay fees and costs to have it reopened. I have received the 11U.S.C § 527(a) disclosures.

(Joint Debtor) enon Martinez(Debtor) , Representing Geraci Law L.L.C. rev 160620 Attorney for the Debtor(s)

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Zenon Martinez / Debtor

Bankruptcy Docket #:

Judge:

#### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 09/23/2016 /s/ Zenon Martinez

**Zenon Martinez** 

X Date & Sign

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<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

In re Zenon

### UNITED STATES BANKRUPTCY COURT

### NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

In re Zenon

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found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

#### Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 09/23/2016	/s/ Zenon Martinez	
	Zenon Martinez	
Dated: 09/29/2016	/s/ David Derrick Lugardo	
	Attorney: David Derrick Lugardo	

Form B 201A. Notice to Consumer Debtor(s) Record # 714717 Page 2 of 2

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	Zenon	Martinez	Case Number (if kr	nown)
	Zenon First Name	Middle Name Last Name		
ſ		for Penerting Burnetes	•	
	Answer Those Questions	tot trabetring Latherson	and debte? Consumer debte are defin	ned in 11 U.S.C. § 101(8)
٦	Vhat kind of debts do ou have?	as "incurred by an individual pri	onsumer debts? Consumer debts are defin marily for a personal, family, or household pu	urpose."
•		No. Go to line 16b. Yes, Go to line 17.		
	·	16b. Are your debts primarily b money for a business or invest	usiness debts? Business debts are debts ment or through the operation of the busines	that you incurred to obtain s or investment.
	:	No. Go to line 16c. Yes. Go to line 17.		•
		16c. State the type of debts you ow	e that are not consumer debts or business d	ebts.
	Are you filing under	No. I am not filing under Cha		
	Chapter 7?	Yes. I am filing under Chapte	r 7. Do you estimate that after any exempt p are paid that funds will be available to distril	roperty is excluded and bute to unsecured creditors?
	Do you estimate that after any exempt property is	administrative expenses	STIA NAIN MINTENNINO MIN NO GAGRANIO CO GIOSTI	
	excluded and	No.		
	administrative expenses are paid that funds will be	☐Yes.		·
	available for distribution to unsecured creditors?			
_	How many creditors do	1-49	☐ 1,00D-5,000	25,001-50,000 50,001-100,000
•	you estimate that you	50-99	☐ 5,001-10,000	☐ More than 100,000
	owe?	☐ 100-199 ☐ 200-999	10,001-25,000	
-		\$0-\$50,000	\$1,000,001-\$10 million	□\$500,000,001-\$1 billion
9.	How much do you estimate your assets to	\$50,001-\$100,000	\$10,000,001-\$50 million	☐\$1,000,000,001-\$10 billion
	be worth?	\$100,001-\$500,000	\$50,000,001-\$100 million	☐\$10,000,000,001-\$50 billion
	DG ITO1011	\$500,001-\$1 million	☐ \$100,000,001-\$500 million	More than \$50 billion
		\$0-\$50,000	\$1,000,001-\$10 million	\$500,000,001-\$1 billion
0.	How much do you estimate your liabilitles	<b>550,001-\$100,000</b>	☐ \$10,000,001-\$50 million	\$1,000,000,001-\$10 billion
	to be?	\$100,001-\$500,000	\$50,000,001-\$100 million	\$10,000,000,001-\$50 billion
	₩ na :	☐ \$500,001-\$1 million	\$100,000,001-\$500 million	☐ More than \$50 billion
P	ari 7: Sign Below			
-	ryou	I have examined this petition, and correct.	I I declare under penalty of perjury that the in	formation provided is true and
		If I have chosen to file under Cha of title 11, United States Code. I under Chapter 7.	pter 7, I am aware that I may proceed, if elig understand the relief available under each c	•
		this document, I have obtained a	I did not pay or agree to pay someone who and read the notice required by 11 U.S.C. § 3	
	·	I request relief in accordance wit	th the chapter of title 11, United States Code,	specified in this petition.
		I understand making a false stat with a bankruptcy case can rest 18 U.S.C. §§ 152, 1341, 1519, s	ement, concealing property, or obtaining mon alt in fines up to \$250,000, or imprisonment fo and 3571.	ney or property by fraud in connection or up to 20 years, or both.
	•			7
		Signature of Debtor 1	× si	ignature of Debtor 2
-		<i>V</i>	<b>クス</b> /2016 F	xecuted on
1		Executed on		MM / DD / YYYY

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Debtor 1 Zenon Martinez  Debtor 2 Pinct Name Midda Name Last Name  Debtor 3 Pinct Name Midda Name Last Name  United States Bankruptcy Court for the: NORTHERN District of ILLINOIS (State)  Case Number (If known)  Deficial Form 106 Dec  Declaration About an Individual Debtor's Schedules  Two married people are filling together, both are equally responsible for supplying correct information.  You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 tears, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.	12/
Debtor 2   First Name   Middle Name   Last Name	
First Name  Middle Name  Last Name  Check if this is a amended filling  ficial Form 106 Dec  Caration About an Individual Debtor's Schedules  To married people are filling together, both are equally responsible for supplying correct information.  In must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or content money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20	
Inited States Bankruptcy Court for the:NORTHERN District ofILLINOIS	
Inited States Bankruptcy Court for the : NORTHERN District of ILLINOIS (State)    Check if this is a amended filling	
Check if this is a amended filing ficial Form 106 Dec eclaration About an Individual Debtor's Schedules  To married people are filing together, both are equally responsible for supplying correct information.  The must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or the light money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20	
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the balance fill out bankruptev forms?	
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?	•
No Attach Bankruptcy Petition Preparer's Notice, Declaration	. and
Yes. Name of Person Signature (Official Form 119).	•

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		•		•	•	
			Martinez	Case Number	r (if known)	<del></del>
Debtor 1	Zenon	Middle Name	Last Name			
	First Name	William Landon		Name of the Control o		

Part 12:	Sign Below							
answers	I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  18 U.S.C. §§ 152, 1341, 1519, and 3571.							
<b>*</b> <	ghajure of Debtor 1 Signature of Debtor 2							
Da	ate 9 / 23/2016   Date   MM / DD / YYYY							
Did you	u attach additional pages to Your Statement of Financial Affairs for individuals Filing for Bankruptcy (Official Form 107)?							
No.								
□Ye								
Did yo	ou pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?							
■ No □ Ye	es. Name of person Attach the Bankruptcy Petition Preparer's Notice,  Declaration, and Signature (Official Form 119).							
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List Your Unexpired Personal Property Leas unexpired personal property lease that you list	- Le Cohodule G: Executory Contracts and Unexpired Leas	res (Official Form 106G),
notate less:	ac lineynired leases are reases dist and and	
You may assume an unexpired personal proper	ty lease if the trustee does not assume it. 11 U.S.C. § 365(p)	
- Passetty Passes		Will the lease be assumed?
scribe your unexpired personal property leases		□ No
sor's name:		☐ Yes
scription of leased		
perty:		
ssor's name:		
SSOI S flatte.		Yes
escription of leased		
roperty:		□ No
essor's name:		∐ No
		⊔ 166
Description of leased property:	·	
		□No
Lessor's name:		Yes
Description of leased		
property:		
		□No
Lessor's name:		∐Yes
Description of leased		
property:		□No
Lessor's name:		
		☐ (es
Description of leased property:		
h. cha3.		☐ No
Lessor's name:		Yes
Description of leased		
property:	•	

### **DISCLAIMER Debtors have read and agree:**

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litera or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met: (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts, 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. 1. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining countrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foredosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek Independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be vold after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filling, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrotcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.

18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!!

Dated: 9 3/2016

Zenon Martinez

X Date E Sign

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Zenon Martinez / Debtor

Bankruptcy Docket #:

Judge:

### VERIFICATION: OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.



Dated: 9 /23 /2016

Zenon Martinez

OX Date 2 Stone

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Debto	or 1	Zenon		Martinez		Case Number (if known) _		
) CDL		First Name	Middle Name	Last Name				1
						Column A Deutor (C	Coupe E Debter 201- nor-Hing spouse	adealaneasanananan en
						\$0.00	\$0.00	
8. U	Inemp	loyment compensat	ion			40.00		1
u	nder t	he Social Security Ad	ou contend that the amount of the content of the co	received was a bene	nt '			
1	For yo	U	***************************************				•	
. 1	For yo	ur spouse						Acceptance of the Control of the Con
9.	Pensi benefi	on or retirement inco t under the Social Se	ome. Do not include any amo curity Act.	ount received that wa	as a	\$0.00	\$0.00	правилентий при
	Da 20	t include any benefits	rces not listed above. Speci received under the Social S a crime against humanity, or	ecunty Act or payme	ents received			- Party-Management of the Control of
	as a v temori	sm. If necessary, list	other sources on a separate	page and put the tol	tal on line 10c.			
						\$0.00	\$ 0.00	
	10a					\$ 0.00	\$0.00	
			parate pages, if any.			\$0.00	\$0.00	
44	Calcu	ilata voist total ciure	nt monthly income. Add line I for Column A to the total for	es 2 through 10 for ea Column B.	ach	<b>\$3,863.49</b> +	\$0.00 =	\$3,863.49
P	art 2:	Determine Whet	ther the Means Test Applies t	o You				
12	Calc	ulate your current me	onthly income for the year.	Follow these steps:			·	
Į.	12a.	Copy your total curr	ent monthly income from line	11		Copy line 11 here	12a.	\$3,863.49
-	120,		number of months in a year).					x 12
and	12b.		nnual income for this part of t	the form.			12b.	\$46,361.88
13.	. Calc	ulate the median fam	nily income that applies to y	ou. Follow these ste	ps:	•		
-	Fill in	the state in which yo	ou live.		IL I			
		the number of peopl	-	·	1			And and the second
							13.	\$49,741.00
	7-6	_ J _ list of applicable	ncome for your state and size median income amounts, go This list may also be avallabl	online using the link	k specified in the separate	·	<b>L</b>	
14	. How	do the lines compa	re?					
Appendict Sufficient Surprise	14a.	x ine 12b is less to	han or equal to line 13. On th	e top of page 1, che	ck box 1, There is no pre	sumption of abuse.		Amontonical
	14b.	Line 12b is more Go to Part 3 and	than line 13. On the top of partill out Form 122A-2.	age 1, check box 2,	The presumption of abuse	e is determined by Form	122A-2.	<b>тименталична</b>
	Part 3					<del> </del>		
		By signing here, I o	declare under penalty of perj	ury that the informati	on on this statement and i	n any attachments is true	e and correct.	
		~			5			
		0	Zenon Martinez			<b>"</b> ·		
		Date:: 9	<u>123/</u> 2016					
-			e 14a, do NOT fill out or file F			•		
		If you checked line	14b, fill out Form 122A-2 at	nd file it with this form	п.			

Form B 201A, Notice to Consumer Debtor(s)

In re Zenon Martinez / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

## Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

## Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

## 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 9/23/2016

Zenon Martinez

#XEXe-8 Sign

Dated: 9 129 12016

Attorney: David Derrick Lugardo

Form B 201A, Notice to Consumer Debtor(s)

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Record # 714717